

## How-To Open an Account Online

1. Select the account you would like to open online and click 'Open Now'.

The screenshot shows the unitibank website header with navigation links for Personal, Business, and Cash Management. The main banner features three CD account options: 11-MONTH CD at 1.58% APY\*, 12-MONTH CD at 2.01% APY\*, and 18-MONTH CD at 1.78% APY\*. Below the banner is a navigation bar with icons for Banking, Loans, About Us, and ATM Locator.

### Online CD Accounts

Account Type	11 Month CD	12 Month CD	18 Month CD
	<a href="#">Open Now</a>	<a href="#">Open Now</a>	<a href="#">Open Now</a>

2. Select "I am a new customer and a resident of California or Arizona" and click the 'Continue' button. Please ensure that you have all the documents needed to open an account online. (example: SSN, Driver License, Email Address, etc.)

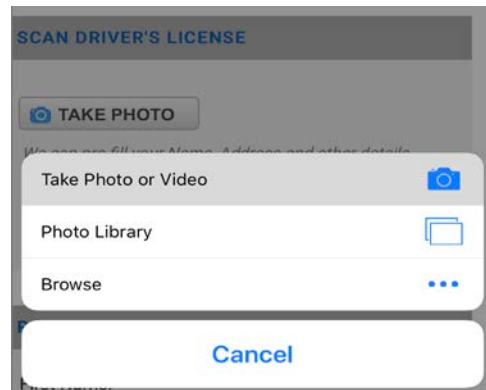
The screenshot shows the 'ELIGIBILITY' step of the account opening process. It includes a progress bar with steps: 1 ELIGIBILITY, 2 APPLICATION, 3 VERIFICATION, and 4 DONE. Below the progress bar is the heading 'Let's get started' and a section titled 'WHAT YOU WILL NEED' with three items: 'Your Social Security number', 'A Government Issued ID', and 'Funds'. At the bottom, there are two radio button options: 'I am an existing customer' and 'I am a new customer and a resident of California or Arizona'. A 'CONTINUE' button is located at the bottom right.

3. Please input the State and Zip Code of your current residence and select your Tax Status.

I am an existing customer  
 I am a new customer and a resident of California or Arizona  
 State:   
 ZIP Code:   
 I am not subject to backup withholding:   
 CONTINUE >>

4. **From a smartphone or tablet**, you can take a picture of the back of your Driver’s License to autofill your personal information.

1 ELIGIBILITY 2 APPLICATION 3 VERIFICATION 4 DONE  
**Personal Information**  
 Provide the information requested below and we will confirm your eligibility for the product(s) you selected. We may also recommend an additional product(s), which you may apply for within this application process.  
 SCAN DRIVER'S LICENSE  
 TAKE PHOTO  
 TAKE PHOTO  
 We can pre-fill your Name, Address and other details, taken from the barcode on the back of your Driver's license. This way you can quickly provide this information without any typing!  
 No thanks, I'll type it in myself >



**If using a PC**, Please input your personal information, such as Home Address and Contact Information. Fields marked with an asterisk(\*) are required and must be filled out.

**Personal Information**  
 Provide the information requested below and we will confirm your eligibility for the product(s) you selected. We may also recommend an additional product(s), which you may apply for within this application process.  
**PERSONAL INFORMATION**  
 First Name: \*  
**HOME ADDRESS & CONTACT INFORMATION**  
 Primary Address 1: \*

5. Select the type for your **'Primary ID'** and input the fields pertaining to the that ID. This process is required to identify you, so please make sure to input the information correctly and accurately.

**PRIMARY ID**

Type: -- Choose one -- \*

Issue Date: -Month- -Day- -Year- \*

Expiration Date: -Month- -Day- -Year- \*

6. All applications require agreements and disclosures to be signed and acknowledged electronically. View and Accept the E-Signature and Electronic Disclosures Agreement to continue.

**AUTHORIZATION**

Disclosure Agreed: I agree to the [E-Signature and Electronic Disclosures Agreement](#) and authorize Uniti Bank to access credit records and related information for all applicants in order to process this application.

\*

[View and accept](#)

**E-Signature and Electronic Disclosures Agreement**

This E-Signature and Electronic Disclosures Agreement ("E-Sign Agreement") applies to all communications, documents, disclosures and electronic signatures related to the products, services and accounts offered or accessible through this online application process for all applicants, co-applicants and other individuals listed on any application or form including beneficiaries and authorized users, if applicable.

Agreement to Conduct Transactions by Electronic Means

7. Create a Username and Password, then input your Mother's Maiden Name. This process ensures that you can re-visit your application throughout the entire process.

**SECURITY QUESTIONS**

Choose a Username:  \*

Choose a Password:  \*

*Your password must be at least 8 characters and must contain at least one upper case letter, one lower case letter, one number, and one special character. Supported special characters are @ # \$ % ^ & +*

**CONTINUE >>**

- 8. For Joint Accounts, select Co-applicant. If a Co-applicant was selected, you must fill in the Personal Information for the Co-applicant.

**ADD CO-APPLICANT**

Co-applicant:  Yes, I would like to add a Co-applicant

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### Personal Information - Co-applicant

Please enter the Co-applicant's personal information.

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**PERSONAL INFORMATION**

- 9. Once All information has been input, our system will begin validating the information and check for eligibility.

**1 ELIGIBILITY**   2 APPLICATION   3 VERIFICATION   4 DONE

### Checking your eligibility

Our system is analyzing your information to determine if you qualify for the product you requested. If you're eligible for others, we'll offer them to you on the next page.

PROCESSING ENTERED DATA 

[Save and Continue Later](#)

- 10. Upon validation of eligibility, you will be asked to agree to the Disclosures and Agreements pertaining to the account you wish to open.

**1 ELIGIBILITY**   **2 APPLICATION**   3 VERIFICATION   4 DONE

### Detailed Information

To complete your application, please enter your detailed information below. We use this information in a manner that adheres to our privacy policy and the regulations set forth.

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**DISCLOSURES**

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**MAILING ADDRESS**

11. Next you will be asked to input current employment information, and you will be asked a set of regulatory questions.

**EMPLOYMENT INFORMATION**

Employment Status: -- Choose one --  \*

**REGULATORY QUESTIONS**

**EMPLOYMENT INFORMATION**

Employment Status: Employed  ✓

12. Then, you will designate any beneficiary(s) and certify information regarding your status.

**BENEFICIARIES**

Would you like to add a beneficiary?

**CERTIFICATION AND BACKUP WITHHOLDING INFORMATION**

Save and Continue Later **CONTINUE >>**

13. To Fund your new Account, you will need information from an existing account. Please input your account information.

### FUNDING INFORMATION

Customer Funding Method:  ✓

Account Type:  ✓

Institution Name:  ✓

Institution Routing Number:  ✓

Account Number:  x \*

Amount:  ✓

Total Funding Amount:

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**Member FDIC**

14. Verify your email address by inputting the verification code provided to you via the email address you registered.

**1** ELIGIBILITY **2** APPLICATION **3** VERIFICATION **4** DONE

## Email Verification

Please confirm your email address.

We have sent a verification code to your email address:

Check your email and enter the verification code here.

Verification Code:

Since we will be communicating with you via email, we need to verify your email address. Sometimes email programs will filter our emails into your "Junk" or "Spam" folder, so make sure to check there as well.

15. You will then need to answer questions to verify your identity.

The screenshot shows a progress bar with four steps: 1 ELIGIBILITY, 2 APPLICATION, 3 VERIFICATION (highlighted in orange), and 4 DONE. Below the progress bar is the heading "Identity Verification" and a paragraph: "Please verify your identity by answering the questions below. The information you provide here is not stored or used for any other purposes." A timer shows "Time Remaining: 546 Seconds". A note on the right explains Knowledge Based Authentication. At the bottom are buttons for "Save and Continue Later" and "CONTINUE >>".

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16. You will be prompted to E-Sign your Application.

The screenshot shows the "E-Sign Your Application" screen. It includes a heading, an instruction to click the E-SIGN button, and a section titled "1. NEW ACCOUNT INFORMATION" with a sub-instruction. Below is a preview of a document with account details. At the bottom are buttons for "Save and Continue Later" and "E-SIGN >>".

**E-Sign Your Application**

Below is a copy of your actual application. In order to sign it electronically, you must click the E-SIGN button then type your name on the next screen.

**1. NEW ACCOUNT INFORMATION**  
 Click the 'E-SIGN' button below to sign and accept this agreement.

**NEW ACCOUNT INFORMATION - CONSUMER**  
 Uniti B Banker

**Financial Institution Name and Address**  
 UNITI BANK  
 ONLINE NEW ACCOUNT  
 6301 BEACH BLVD. #100  
 BUENA PARK, CA 90621  
 888-733-2599

DATE 01/29/2018  
 Check if applicable:  TEMPORARY  REPLACEMENT

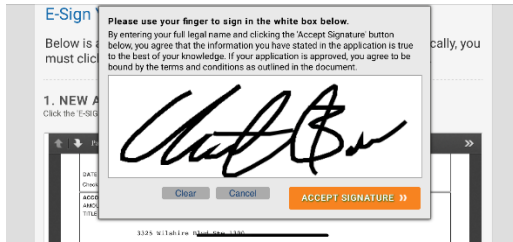
**ACCOUNT INFORMATION** PLAN # [REDACTED] ACCOUNT NUMBER [REDACTED]  
 AMOUNT OF DEPOSIT \$ [REDACTED] ACCOUNT T.I.N. 333224444  
 TITLE OF ACCOUNT Uniti B Banker  
 3325 Wilshire Blvd Ste 1300

OWNER #1 [REDACTED] NAME AND ADDRESS [REDACTED] ID Type: Driver's License

17. E-Sign on a desktop by inputting your name in the box. Or,



18. E-Sign from your smartphone or tablet by directly signing on the screen.



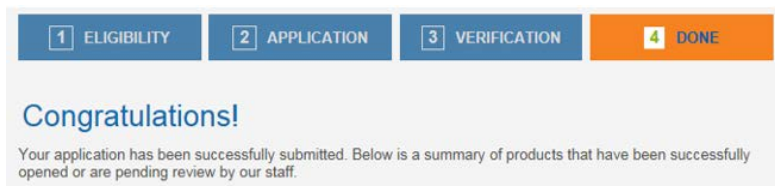
19. You will need to upload your Identification Document(s) provided during the application process.



20. Utilize a smartphone or tablet to take pictures of your document(s) and to add to the application.



21. You have completed the application portion of the process.





## Depositing funds into your New Online Account

1. You will need to verify your existing account for funding to the new account.

**My Applications** Start

Check the status of your application(s) below.

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**Applications that need your attention!**

We need more information from you in order to process these applications. Please provide this information by clicking the button provided.

**PLEASE VERIFY YOUR BANK INFORMATION**

Uniti Bank Sent on: 11/06/2017 To: \*\*\*\*0241

**VERIFY BANK ACCOUNT >>**

2. Input the deposits made to your existing account you used during the application process in the fields to verify your account.

Description	Debit	Credit
BOTTOMLINE TECHN ACH ACH Entry Memo Posted Today		\$0.02
BOTTOMLINE TECHN ACH ACH Entry Memo Posted Today		\$0.15

**Verify External Account**

**VERIFY LINKED ACCOUNT**

We have made two small deposits under \$1.00 into your account at **Uniti Bank** with account number ending **0241** on **11/06/2017**. These deposits will show up in your account within 4 business days.

Please check your online banking statement, ATM transaction history, or call Uniti Bank to obtain these two amounts and enter them below.

Amount 1:   
0.xx

Amount 2:  ×  
0.xx

Change External Account
**VERIFY >>**
Home

3. You have completed the entire process and will be notified via email with additional information regarding your account.

**Verify External Account**

**ACCOUNT VERIFIED**

Your account has been successfully verified. Your new account at Uniti Bank will be funded using this verified account.

**HOME >>**

If you have any questions, please call 888-733-2599 or email [ebanking@unitibank.com](mailto:ebanking@unitibank.com).